

Information to identify the case:			
Debtor 1	Chad D. Nudd		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-10331-TPA		
Social Security number or ITIN		xxx-xx-1815	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		13 4/3/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chad D. Nudd	
2. All other names used in the last 8 years		
3. Address	1311 1/2 Still Street Warren, PA 16365	
4. Debtor's attorney Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: ecf@mcclathlaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 4/29/19

For more information, see page 2

Debtor **Chad D. Nudd**

Case number **19-10331-TPA**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 25, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 8/26/19 Filing deadline: 6/12/19 Filing deadline: 9/30/19 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 6/25/19 at 09:00 AM , Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Chad D. Nudd
 Debtor

Case No. 19-10331-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil
 Form ID: 309I

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Apr 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2019.

db +Chad D. Nudd, 1311 1/2 Still Street, Warren, PA 16365-2011
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15026291 +Andrea L. Stapleford Esq., 600 Market Street, Warren, PA 16365-1326
 15040482 +Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
 15026292 Cach Llc/resurgent Cap, C/o Resurgent Capital Services, Greenville, SC 29602
 15040485 +City Of Warren, 318 W 3rd Ave, Warren, PA 16365-2388
 15040488 Michelle Saver, 211 Cray Avenue, Sheffield, PA 16347
 15027604 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15026298 +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15040493 +PA SCDU, PO Box 69110, Harrisburg, PA 17106-9110
 15026299 Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
 15026300 +Penelec, PO Box 3687, Akron, OH 44309-3687
 15026302 +Pennsylvania Municipal Authority, 336 Delaware Avenue, Dept U-510-A,
 Oakmont, PA 15139-2138
 15026303 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 15040499 +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
 15026305 Trident Asset Manageme, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022
 15026306 Warren Co Drs, 4th And Market Sts, Warren, PA 16365

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcclathlaw.com Apr 30 2019 02:41:11 Paul W. McElrath, Jr.,
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 30 2019 02:41:50 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 30 2019 02:42:01
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: PRA.COM Apr 30 2019 06:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15040484 +EDI: CAPITALONE.COM Apr 30 2019 06:28:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 15026293 +EDI: CCS.COM Apr 30 2019 06:28:00 Credit Collection Serv, Po Box 607,
 Norwood, MA 02062-0607
 15029145 EDI: RESURGENT.COM Apr 30 2019 06:28:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 15026294 +EDI: RESURGENT.COM Apr 30 2019 06:28:00 Lvnv Funding Llc, Po Box 1269,
 Greenville, SC 29602-1269
 15040489 +EDI: AGFINANCE.COM Apr 30 2019 06:28:00 One Main, PO Box 183172,
 Columbus, OH 43218-3172
 15026295 +EDI: AGFINANCE.COM Apr 30 2019 06:28:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
 15026296 +EDI: AGFINANCE.COM Apr 30 2019 06:28:00 Onemain Financial, Po Box 1010,
 Evansville, IN 47706-1010
 15026297 +E-mail/Text: csc.bankruptcy@amwater.com Apr 30 2019 02:42:45 PA American Water,
 PO Box 578, Alton, IL 62002-0578
 15026304 +EDI: CBS7AVE Apr 30 2019 06:28:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
 15040502 +EDI: VERIZONCOMB.COM Apr 30 2019 06:28:00 Verizon, 500 Technology Drive Suite 30,
 Weldon Spring, MO 63304-2225

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
 15040481* +Andrea L. Stapleford Esq., 600 Market Street, Warren, PA 16365-1326
 15040483* Cach Llc/resurgent Cap, C/o Resurgent Capital Services, Greenville, SC 29602
 15040486* +Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
 15040487* +Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
 15040490* +Onemain, Po Box 1010, Evansville, IN 47706-1010
 15040491* +PA American Water, PO Box 578, Alton, IL 62002-0578
 15040492* +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15040494* Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
 15040496* +Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-6771
 15040495* +Penelec, PO Box 3687, Akron, OH 44309-3687
 15040497* +Pennsylvania Municipal Authority, 336 Delaware Avenue, Dept U-510-A,
 Oakmont, PA 15139-2138
 15040498* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 15040500* +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
 15040501* Trident Asset Manageme, 10375 Old Alabama Rd Ste, Alpharetta, GA 30022
 15040503* Warren Co Drs, 4th And Market Sts, Warren, PA 16365

District/off: 0315-1

User: bsil
Form ID: 309I

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Total Noticed: 32

Date Rcvd: Apr 29, 2019

15026301 ##+Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-6771

TOTALS: 1, * 15, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Chad D. Nudd ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4